

Cycle Date: June-2012  
 Run Date: 08/31/2012  
 Interval: Annual

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Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU :	120
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.





		Supplemental Ratio Analysis				
		For Charter : N/A				
08/31/2012		Count of CU : 120				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State				
		Count of CU in Peer Group : N/A				
				Dec-2008	Dec-2009	Dec-2010
				Dec-2011	Jun-2012	
<b>OTHER DELINQUENCY RATIOS<sup>1</sup></b>						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.86		2.06	1.53	1.19
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.38		1.47	1.15	1.18
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00		0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A		N/A	7.97	6.47
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.35		1.41	1.24	1.13
Participation Loans Delinquent > 2 Mo / Total Participation Loans		1.68		0.54	0.48	1.49
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		2.25		3.67	3.30	5.02
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.61		1.92	2.18	3.84
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A		N/A	0.00	19.24
Allowance for Loan & Lease Losses to Delinquent Loans		83.71		79.05	88.05	87.01
		108.26				
<b>REAL ESTATE LOAN DELINQUENCY<sup>1</sup></b>						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo						
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.63		1.60	1.87	1.88
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo						
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.84		1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo						
/ Total Other RE Fixed/Hybrid/Balloon Loans		0.91		1.04	1.36	1.53
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.37		0.64	0.59	0.54
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo						
/ Total Int Only and Pmt Opt First Mtg Loans		1.17		1.25	4.78	3.98
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		16.94		16.63	13.71	12.34
Modified RE Lns also Reported as Business Loans > 2 Mo Del						
/ Total Modified RE Lns also Reported as Business Loans		0.00		49.61	11.03	15.02
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		2.07		3.16	3.22	3.20
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.67		1.25	1.44	1.37
		0.92				
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		21.92		22.33	25.59	27.87
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		3.05		4.70	4.23	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans		1.19		1.37	1.26	1.04
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.14		0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.05		0.10	0.22	0.27
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.31		0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		0.00		0.00	0.00	0.70
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00		0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.27		1.10	1.24	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans		1.49		1.32	1.15	0.97
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.44		0.97	1.20	0.65
		0.87				
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		18.24		19.32	17.22	17.04
Participation Loans Outstanding / Total Loans		1.19		1.87	2.44	2.86
Participation Loans Purchased YTD / Total Loans Granted YTD		1.64		2.28	2.54	3.13
* Participation Loans Sold YTD / Total Assets		0.05		0.08	0.10	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		1.47		1.87	2.55	2.84
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.06		0.00	0.96	0.01
		0.02				
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		19.96		18.16	17.50	16.28
Total Fixed Rate Real Estate / Total Loans		28.54		28.43	28.26	27.39
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		25.82		40.14	38.67	32.64
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		23.89		65.31	65.26	64.93
Interest Only & Payment Option First Mortgages / Total Assets		0.45		0.35	0.30	0.25
Interest Only & Payment Option First Mortgages / Net Worth		4.09		3.51	2.92	2.45
		1.98				
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.26		0.70	0.93	1.15
Unused Commitments / Cash & ST Investments		135.53		106.43	114.70	111.05
		91.30				
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
# Means the number is too large to display in the cell						
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.						
This policy change may result in a decline in delinquent loans reported as of June 2012.						
		3. Supplemental Ratios				







		Delinquent Loan Information																	
Return to cover		For Charter : N/A																	
08/31/2012		Count of CU : 120																	
CU Name: N/A		Asset Range: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit															
Peer Group: N/A		Count of CU in Peer Group : N/A																	
		Dec-2008		Dec-2009		% Chg		Dec-2010		% Chg		Dec-2011		% Chg		Jun-2012		% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES<sup>1</sup></b>																			
1 to < 2 Months Delinquent		109,541,518		129,489,288		18.2		121,888,564		-5.9		120,451,232		-1.2		94,802,237		-21.3	
2 to < 6 Months Delinquent		52,113,518		65,391,016		25.5		59,948,270		-8.3		57,937,160		-3.4		39,863,473		-31.2	
6 to 12 Months Delinquent		9,734,049		15,799,858		62.3		14,503,400		-8.2		14,700,855		1.4		14,872,521		1.2	
12 Months & Over Delinquent		2,290,127		3,976,475		73.6		4,932,305		24.0		4,971,307		0.8		6,617,170		33.1	
Total Del Loans - All Types (2 or more Mo)		64,137,694		85,167,349		32.8		79,383,975		-6.8		77,609,322		-2.2		61,353,164		-20.9	
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>																			
<b>Unsecured Credit Card Loans</b>																			
1 to < 2 Months Delinquent		7,718,542		7,383,081		-4.3		6,291,415		-14.8		5,260,800		-16.4		4,508,354		-14.3	
2 to < 6 Months Delinquent		5,913,159		6,864,335		16.1		4,899,755		-28.6		4,216,711		-13.9		2,911,177		-31.0	
6 to 12 Months Delinquent		601,917		674,756		12.1		665,101		-1.4		229,878		-65.4		309,428		34.6	
12 Months & Over Delinquent		42,830		39,845		-7.0		46,197		15.9		19,036		-58.8		13,018		-31.6	
Total Del Credit Card Lns (2 or more Mo)		6,557,906		7,578,936		15.6		5,611,053		-26.0		4,465,625		-20.4		3,233,623		-27.6	
Credit Cards DO > 2 Mo / Total Credit Card Loans		1.86		2.06		10.6		1.53		-25.9		1.19		-22.2		0.88		-25.7	
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>																			
1 to < 2 Months Delinquent		22,941,616		34,580,246		50.7		34,014,175		-1.6		34,926,505		2.7		18,924,669		-45.8	
2 to < 6 Months Delinquent		6,588,898		16,472,513		15.0		19,522,857		18.5		17,515,638		-10.3		9,597,021		-45.2	
6 to 12 Months Delinquent		962,599		3,530,461		266.8		4,004,209		13.4		6,389,885		59.6		4,683,443		-26.7	
12 Months & Over Delinquent		414,499		1,019,536		146.0		2,192,305		115.0		1,838,956		-16.1		2,200,518		19.7	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		7,965,996		21,022,510		163.9		25,719,371		22.3		25,744,479		0.1		16,480,982		-36.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.63		1.60		155.0		1.87		17.3		1.88		0.2		1.19		-36.9	
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>																			
1 to < 2 Months Delinquent		8,723,397		9,936,551		13.9		8,605,605		-13.4		8,127,677		-5.6		5,750,512		-29.2	
2 to < 6 Months Delinquent		4,465,502		4,460,871		-0.1		5,301,356		18.8		4,774,196		-9.9		4,107,613		-14.0	
6 to 12 Months Delinquent		555,112		1,532,463		186.4		2,141,972		39.8		524,645		-75.5		605,926		15.5	
12 Months & Over Delinquent		0		421,387		N/A		691,112		64.0		462,114		-33.1		362,552		-21.5	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		5,000,614		6,414,721		28.3		8,134,440		26.8		5,760,955		-29.2		5,076,091		-11.9	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 yrs		0.84		1.14		35.5		1.28		12.4		0.89		-30.4		0.77		-13.2	
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>																			
1 to < 2 Months Delinquent		4,103,810		4,972,124		21.2		5,256,849		5.7		5,189,873		-1.3		3,810,724		-26.6	
2 to < 6 Months Delinquent		3,088,528		2,657,713		-13.9		2,986,926		12.4		2,590,088		-13.3		1,472,454		-43.2	
6 to 12 Months Delinquent		672,346		844,964		25.7		1,030,115		21.9		1,904,361		84.9		560,059		-70.6	
12 Months & Over Delinquent		170,145		767,874		351.3		536,868		-30.1		223,640		-58.3		312,251		39.6	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		3,931,019		4,270,551		8.6		4,553,909		6.6		4,718,089		3.6		2,344,764		-50.3	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.91		1.04		13.6		1.36											



		Indirect and Participation Lending									
Return to cover		For Charter :	N/A								
08/31/2012		Count of CU :	120								
CU Name: N/A		Asset Range :	N/A								
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :	N/A								
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>											
Indirect Loans - Point of Sale Arrangement	700,476,136	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0	546,232,193	-8.9		
Indirect Loans - Outsourced Lending Relationship	387,062,040	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1	492,672,293	10.7		
<b>Total Outstanding Indirect Loans</b>	<b>1,087,538,176</b>	<b>1,174,057,089</b>	<b>8.0</b>	<b>1,040,644,418</b>	<b>-11.4</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,038,904,486</b>	<b>-0.6</b>		
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	16.79	-1.5		
<b>DELINQUENCY - INDIRECT LENDING<sup>1</sup></b>											
1 to < 2 Months Delinquent	26,565,230	34,044,274	28.2	33,378,562	-2.0	35,221,522	5.5	33,372,371	-5.3		
2 to < 6 Months Delinquent	12,046,363	13,110,601	8.8	9,925,852	-24.3	10,116,610	1.9	8,549,885	-15.5		
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8	1,772,828	12.8		
12 Months & Over Delinquent	375,037	289,925	-22.7	209,611	-27.7	124,930	-40.4	152,952	22.4		
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3	10,475,665	-11.3		
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	1.01	-10.8		
<b>LOAN LOSSES - INDIRECT LENDING</b>											
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0	6,228,601	-9.0		
* Indirect Loans Recovered	1,878,214	1,706,776	-9.1	1,681,363	-1.5	1,622,895	-3.5	944,823	16.4		
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9	5,283,778	-12.4		
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	1.01	-12.3		
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>											
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,801,749	-12.4		
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		15,234,252		14,188,174	-6.9		
Real Estate	N/A	22,411,030		18,459,571	-17.6	15,178,652	-17.8	9,201,130	-39.4		
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410	112.4	10,624,395	-27.1	12,518,959	17.8		
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	276.8	34,339,440	65.4	42,518,312	23.8		
Commercial Construction & Development	N/A	0		83,412	N/A	248,059	197.4	0	-100.0		
Loan Pools	N/A	65,749,360		79,767,019	21.3	93,227,119	16.9	93,938,356	0.8		
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>71,100,099</b>	<b>113,465,696</b>	<b>59.6</b>	<b>147,767,797</b>	<b>30.2</b>	<b>175,473,217</b>	<b>18.7</b>	<b>178,166,680</b>	<b>1.5</b>		
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.88	0.6		
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	31,830,214	-28.1		
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.76	-43.8		
<b>PARTICIPATION LOANS SOLD:</b>											
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	17,204,692		24,956,487	45.1	26,675,817	6.9	25,101,545	-5.9		
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	16,451,679	4.7		
* Participation Loans Sold YTD	4,513,450	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3	1,870,113	-52.1		
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.03	-54.5		
<b>WHOLE LOANS PURCHASED AND SOLD:</b>											
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	374,409	94.6		
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A		
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	52.0		
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A		
<b>DELINQUENCY - PARTICIPATION LENDING<sup>1</sup></b>											
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	792,925	-27.5		
2 to < 6 Months Delinquent	571,529	493,180	-13.7	666,483	35.1	2,545,177	281.9	1,972,465	-22.5		
6 to 12 Months Delinquent	225,495	103,761	-54.0	30,431	-70.7	54,007	77.5	54,387	0.7		
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988	-47.5	9,486	-5.0	24,538	158.7		
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979	-48.5	706,902	14.8	2,608,670	269.0	2,051,390	-21.4		
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.15	-22.6		
<b>LOAN LOSSES - PARTICIPATION LENDING</b>											
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	900,881	-1.4		
* Participation Loans Recovered	426,811	273,348	-36.0	290,360	6.2	265,406	-8.6	54,833	-58.7		
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2	846,048	8.3		
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	0.96	-1.0		
*Amounts are year-to-date while the related %change ratios are annualized.											
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)											
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								9. IndirectAndParticipationLns			



		Real Estate Loan Information 2								
Return to cover		For Charter : N/A								
08/31/2012		Count of CU : 120								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>										
* Closed End Fixed Rate		132,550,595	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3	22,370,835	5.2
* Closed End Adjustable Rate		1,111,608	2,050,853	84.5	1,909,946	-6.9	3,333,251	74.5	385,357	-76.9
* Open End Adjustable Rate (HELOC)		116,876,918	130,551,404	11.7	134,066,286	2.7	110,305,261	-17.7	68,491,955	24.2
* Open End Fixed Rate and Other		13,524,904	4,985,901	-63.1	3,644,285	-26.9	3,520,205	-3.4	814,271	-53.7
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>		264,064,025	224,458,063	-15.0	189,839,721	-15.4	159,695,358	-15.9	92,062,418	15.3
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>		899,427,391	1,411,592,902	56.9	1,339,755,523	-5.1	1,169,587,353	-12.7	846,498,770	44.8
(%Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		25.82	40.14	55.5	38.67	-3.7	32.64	-15.6	38.96	19.3
<b>RE LOANS SOLD/SERVICED</b>										
* First Mortgage R.E. Loans Sold		151,784,993	775,263,968	410.8	750,482,209	-3.2	655,720,994	-12.6	551,490,419	68.2
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		23.89	65.31	173.4	65.26	-0.1	64.93	-0.5	73.10	12.6
AMT of Mortgage Servicing Rights		2,430,031	6,706,113	176.0	9,335,682	39.2	12,120,737	29.8	14,355,649	18.4
Outstanding RE Loans Sold But Serviced		612,050,055	1,147,815,524	87.5	1,554,919,924	35.5	1,855,548,941	19.3	2,105,046,813	13.4
% (Mortgage Servicing Rights / Net Worth)		0.26	0.70	169.0	0.93	33.7	1.15	22.8	1.31	14.3
<b>MISC. RE LOAN INFORMATION</b>										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,093,481,155	-1.1	1,088,575,487	-0.4
R.E. Lns also Mem. Bus. Lns		96,679,730	153,542,678	58.8	210,265,558	36.9	254,353,003	21.0	262,614,310	3.2
<b>REVERSE MORTGAGES</b>										
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products		N/A	0		0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>		N/A	0		0	N/A	0	N/A	0	N/A
<b>RE LOAN MODIFICATIONS OUTSTANDING</b>										
Modified First Mortgage RE Loans		5,844,150	40,564,003	594.1	57,463,013	41.7	69,644,685	21.2	67,454,000	-3.1
Modified Other RE Loans		423,570	3,707,298	775.3	8,344,917	125.1	8,752,803	4.9	8,106,489	-7.4
<b>Total Modified First and Other RE Loans</b>		6,267,720	44,271,301	606.3	65,807,930	48.6	78,397,488	19.1	75,560,489	-3.6
<b>Modified RE Loans Also Reported as Business Loans</b>		0	2,655,818	N/A	4,179,197	57.4	2,823,070	-32.4	5,050,495	78.9
<b>REAL ESTATE LOAN DELINQUENCY<sup>1</sup></b>										
<b>DELINQUENT R.E. LOANS &gt; 2 MOS</b>										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	16,480,982	-36.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	5,076,091	-11.9
Other R.E. Fixed Rate		3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	2,344,764	-50.3
Other R.E. Adj. Rate		1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,543,983	-14.2
<b>TOTAL DEL R.E. &gt; 2 MOS</b>		18,726,438	35,057,832	87.2	41,625,327	18.7	39,188,074	-5.9	26,445,820	-32.5
<b>DELINQUENT 1 TO &lt; 2 MOS</b>										
First Mortgage		31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	24,675,181	-42.7
Other		7,362,152	9,097,274	23.6	8,900,334	-2.2	9,566,009	7.5	7,307,025	-23.6
Total Del R.E. 1 to < 2 Mos		39,027,165	53,614,071	37.4	51,520,114	-3.9	52,620,191	2.1	31,982,206	-39.2
Total Del R.E. Loans > 1 Mos		57,753,603	88,671,903	53.5	93,145,441	5.0	91,808,265	-1.4	58,428,026	-36.4
<b>RE LOAN DELINQUENCY RATIOS</b>										
% R.E. Loans dq > 1 Mos		2.07	3.16	52.3	3.22	2.2	3.20	-0.8	2.02	-36.7
% R.E. Loans dq > 2 Mos		0.67	1.25	85.7	1.44	15.5	1.37	-5.2	0.92	-32.9
<b>REAL ESTATE LOAN MODIFICATIONS DELINQUENT &gt; 2 MOS</b>										
Modified First Mortgage RE Loans > 2 Mo Del		1,061,655	6,763,878	537.1	7,754,866	14.7	9,273,081	19.6	3,387,390	-63.5
Modified Other RE Loans > 2 Mo Del		0	597,714	N/A	1,269,427	112.4	400,912	-68.4	258,340	-35.6
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>		1,061,655	7,361,592	593.4	9,024,293	22.6	9,673,993	7.2	3,645,730	-62.3
% Total Modified 1st and Other RE > 2 Mo Del										
/ Total Modified 1st and Other RE		16.94	16.63	-1.8	13.71	-17.5	12.34	-10.0	4.82	-60.9
<b>Modified RE Loans Also Reported as Business Loans &gt; 2 Mo Del</b>		0	1,317,485	N/A	460,969	-65.0	423,954	-8.0	0	-100.0
% Modified RE Lns also Reported as Business Loans > 2 Mo Del										
/ Total Modified RE Lns also Reported as Business Loans		0.00	49.61	N/A	11.03	-77.8	15.02	36.2	0.00	-100.0
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>										
* Total 1st Mortgage Lns Charged Off		911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	3,443,017	18.8
* Total 1st Mortgage Lns Recovered		8,693	34,082	292.1	59,676	75.1	407,442	582.8	346,143	69.9
* NET 1st MORTGAGE LN C/Os		902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	3,096,874	14.9
** Net Charge Offs - 1st Mortgage Loans		0.05	0.10	92.4	0.22	125.4	0.27	20.0	0.30	13.8
* Total Other RE Lns Charged Off		2,940,150	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6	3,687,404	-9.4
* Total Other RE Lns Recovered		176,994	272,359	53.9	427,267	56.9	397,418	-7.0	370,893	86.7
* NET OTHER RE LN C/Os		2,763,156	7,386,155	167.3	7,284,808	-1.4	7,743,274	6.3	3,316,511	-14.3
** Net Charge Offs Other RE Loans / Avg Other RE Loans		0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.78	-12.2
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								11. REloans 2		

Member Business Loan Information								
Return to cover	For Charter :	N/A						
08/31/2012	Count of CU :	120						
CU Name: N/A	Asset Range :	N/A						
Peer Group: N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012
<b>BUSINESS LOANS</b>								
Member Business Loans (NMBLB) <sup>1</sup>	114,486,821	164,321,957	43.5	221,342,530	34.7	260,393,783	17.6	263,809,760
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	14,348,837	20,108,453	40.1	37,251,220	85.3	42,657,519	14.5	46,125,646
<b>Total Business Loans (NMBLB)<sup>1</sup></b>	<b>128,835,658</b>	<b>184,430,410</b>	<b>43.2</b>	<b>258,593,750</b>	<b>40.2</b>	<b>303,051,302</b>	<b>17.2</b>	<b>309,935,406</b>
Unfunded Commitments <sup>1</sup>	3,909,216	6,587,329	68.0	9,675,211	47.3	10,460,748	8.1	7,771,688
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup>	124,926,442	177,863,081	42.4	248,918,539	39.9	292,590,554	17.5	302,163,718
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	1.47	1.87	27.6	2.55	36.4	2.84	11.2	2.78
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>								
Number of Outstanding Business Loans to Members	1,071	1,264	18.0	1,406	11.2	1,659	18.0	1,562
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	61	107	75.4	159	48.6	189	18.9	195
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848	18.1	1,757
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>								
Construction and Development	N/A	N/A	N/A	6,376,187		5,161,853		-19.0
Farmland	N/A	N/A	N/A	1,556,176		1,417,184		-9.9
Non-Farm Residential Property	N/A	N/A	N/A	87,697,882		86,277,088		-1.6
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A	N/A	85,173,512		87,652,741		2.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A	N/A	78,877,861		78,826,952		-0.1
<b>Total Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>259,681,618</b>		<b>259,335,818</b>		<b>-0.1</b>
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>								
Loans to finance agricultural production and other loans to farmers	N/A	N/A	N/A	224,486		243,040		8.3
Commercial and Industrial Loans	N/A	N/A	N/A	40,262,239		46,827,424		16.3
Unsecured Business Loans	N/A	N/A	N/A	1,033,610		1,117,619		8.1
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A	N/A	1,849,349		2,411,505		30.4
<b>Total Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>43,369,684</b>		<b>50,599,588</b>		<b>16.7</b>
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>								
Number - Construction and Development	N/A	N/A	N/A	15		14		-6.7
Number - Farmland	N/A	N/A	N/A	5		5		0.0
Number - Non-Farm Residential Property	N/A	N/A	N/A	784		735		-6.3
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A	N/A	196		204		4.1
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A	N/A	236		238		0.8
<b>Total Number of Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>1,236</b>		<b>1,196</b>		<b>-3.2</b>
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A	N/A	11		7		-36.4
Number - Commercial and Industrial Loans	N/A	N/A	N/A	317		267		-15.8
Number - Unsecured Business Loans	N/A	N/A	N/A	20		20		0.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A	N/A	264		267		1.1
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>612</b>		<b>561</b>		<b>-8.3</b>
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>								
* MBL (NMBLB) Granted YTD <sup>1</sup>	60,825,980	78,272,830	28.7	91,953,792	17.5	79,290,566	-13.8	18,281,003
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	2,700,795	5,574,493	106.4	20,032,451	259.4	26,285,668	31.2	8,719,153
<b>DELINQUENCY - MEMBER BUSINESS LOANS<sup>2</sup></b>								
1 to < 2 Months Delinquent	2,053,040	3,100,458	51.0	2,792,393	-9.9	3,441,787	23.3	4,655,339
2 to < 6 Months Delinquent	514,614	2,237,798	334.8	4,737,541	111.7	5,882,452	24.2	835,948
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976	674.9	4,666,575
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	1,267,257	752.0	2,262,928
Total Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685	107.7	7,765,451
<b>MBL DELINQUENCY RATIOS</b>								
% MBL - 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.02	52.2	4.11
% MBL > 2 Months Delinquent (Reportable delinquency)	0.61	1.92	214.5	2.18	13.1	3.84	76.7	2.57
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>								
* Total MBL Charge Offs	432,373	1,476,780	241.6	2,566,581	73.8	1,768,922	-31.1	1,316,652
* Total MBL Recoveries	0	10,338	N/A	11,499	11.2	1,190	-89.7	25,175
<b>MISCELLANEOUS MBL INFORMATION:</b>								
Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,353,003	21.0	262,614,310
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	581,0062	75.9	6,151,753	5.9	4,939,255
Number of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	14	16.7	13
Unsecured Business Loans Meeting 723.7(c)-(d)	532,062	957,609	80.0	758,884	-20.8	1,851,480	144.0	2,230,117
Number of Unsecured Business Loans - 723.7(c)-(d)	243	233	-4.1	224	-3.9	71	-68.3	49
Agricultural Related (NMBLB) <sup>1</sup>	236,997	215,819	-8.9	120,508	-44.2	1,780,662	1,377.6	1,660,224
Number of Outstanding Agricultural Related Loans	5	6	20.0	5	-16.7	16	220.0	12
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6	927,039
SBA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3	11,541,072
Number of SBA Loans Outstanding	16	34	112.5	41	20.6	63	53.7	57

<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; \* Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.



		Other Investment Information											
		For Charter : N/A											
		Count of CU : 120											
		Asset Range : N/A											
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group : N/A											
		Dec-2008		Dec-2009		% Chg		Dec-2010		% Chg		Dec-2011	
		Jun-2012		% Chg									
<b>INVESTMENT SUMMARY:</b>													
NCUA Guaranteed Notes (included in US Gov't Obligations)		N/A		N/A		12,591,274		23,753,888		88.7		33,914,421	
Total FDIC-Issued Guaranteed Notes		N/A		N/A				50,000		11,112,685		# #####	
All Other US Government Obligations		N/A		N/A				61,156,480		23,578,837		-61.4	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>		9,908,860		36,312,842		266.5		107,537,224		196.1		84,960,368	
												-21.0	
Agency/GSE Debt Instruments (not backed by mortgages)		432,366,708		667,624,758		54.4		834,823,689		25.0		929,141,922	
Agency/GSE Mortgage-Backed Securities		265,958,806		413,225,224		55.4		648,695,247		57.0		958,550,052	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>		698,325,514		1,080,849,982		54.8		1,483,518,936		37.3		1,887,691,974	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>		N/A		N/A				N/A		10,926,890		98,831,728	
Privately Issued Mortgage-Related Securities		12,917,274		10,014,077		-22.5		2,533,702		-74.7		12,595,154	
Privately Issued Securities (FCUs only)		N/A		N/A				0		0		N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)		859,315		2,985,165		247.4		6,668,006		123.4		4,177,286	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>		13,776,589		12,999,242		-5.6		9,201,708		-29.2		16,772,440	
												82.3	
Mutual Funds		N/A		25,328,658				26,811,251		5.9		26,815,130	
Common Trusts		N/A		5,763,533				1,085,839		-81.2		3,635,758	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>		28,497,720		31,092,191		9.1		27,897,090		-10.3		30,450,888	
								N/A		0		0	
<b>MORTGAGE RELATED SECURITIES:</b>													
Collateralized Mortgage Obligations		90,396,056		119,281,548		32.0		253,181,308		112.3		455,264,248	
Commercial Mortgage Backed Securities		14,567,361		23,807,700		63.4		33,983,221		42.7		38,100,874	
<b>OTHER INVESTMENT INFORMATION:</b>													
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0		0		N/A		0		N/A		0	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0		0		N/A		0		N/A		0	
Securities per 703.12(b)		0		0		N/A		0		N/A		0	
Deposits/Shares per 703.10(a)		0		0		N/A		0		N/A		0	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0		0		N/A		0		N/A		0	
Fair Value of Total Investments		2,070,639,099		2,881,314,361		39.2		3,181,323,843		10.4		3,610,467,978	
Investment Repurchase Agreements		550,998		136,265		-75.3		136,621		0.3		0	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		0		0		N/A		0		N/A		0	
Cash on Deposit in Corporate Credit Unions		425,349,222		433,986,036		2.0		309,919,137		-28.6		167,138,524	
Cash on Deposit in Other Financial Institutions		132,022,988		204,170,412		54.6		241,999,733		18.5		451,634,466	
<b>CUSO INFORMATION</b>													
Value of Investments in CUSO		15,138,267		17,452,633		15.3		17,452,693		0.0		18,884,212	
CUSO loans		231,728		306,659		32.3		6,876,501		2,142.4		5,604,830	
Aggregate cash outlays in CUSO		3,847,806		7,141,660		85.6		7,735,519		8.3		7,929,881	
<b>WHOLLY OWNED CUSO INFORMATION</b>													
Total Assets of Wholly Owned CUSOs		N/A		13,202,095				14,860,564		12.6		14,741,319	
Total Capital of Wholly Owned CUSOs		N/A		9,904,543				9,852,313		-0.5		10,769,406	
Net Income/Loss of Wholly Owned CUSOs		N/A		2,312,319				-142,798		-106.2		872,361	
Total Loans of Wholly Owned CUSOs		N/A		N/A				N/A		303,645		7,301,262	
Total Delinquency of Wholly Owned CUSOs		N/A		0				0		N/A		13,969	
										N/A		29,354	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0		0		N/A		0		N/A		0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased		93,279,835		145,927,182		56.4		191,218,162		31.0		200,308,811	
										4.8		184,180,201	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>													
Mortgage Processing		2											

		Supplemental Share Information, Off Balance Sheet, & Borrowings						
Return to cover		For Charter	N/A					
08/31/2012		Count of CU	120					
CU Name: N/A		Asset Range	N/A					
Peer Group: N/A		Criteria	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
		Count of CU in Peer Group	N/A					
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>								
Accounts Held by Member Government Depositors	15,901,704	20,909,323	31.5	7,683,088	-63.3	703,172	-90.8	713,393
Accounts Held by Nonmember Government Depositors	213,814	521,258	143.8	647,541	24.2	1,287,186	98.8	2,492,902
Employee Benefit Member Shares	12,218,141	12,585,566	3.0	13,809,274	9.7	15,387,205	11.4	16,015,610
Employee Benefit Nonmember Shares	53	0	-100.0	0	N/A	0	N/A	0
529 Plan Member Deposits	334,542	0	-100.0	0	N/A	0	N/A	0
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0
Health Savings Accounts	1,900,383	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	10,932,046
Dollar Amount of Share Certificates >= \$100,000	403,333,999	476,210,480	18.1	441,991,144	-7.2	449,869,390	1.8	458,880,731
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308	282,953,227	27.7	303,433,295	7.2	317,440,386	4.6	316,301,119
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	135,714	N/A	0	-100.0	0	N/A	0
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		15,093,102		22,152,396	46.8	22,521,203
<b>SAVING MATURITIES</b>								
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,138,085,209
1 to 3 years	676,709,775	613,278,393	-9.4	646,794,591	5.5	697,733,827	7.9	717,180,612
> 3 years	280,200,822	285,762,261	2.0	355,955,741	24.6	423,642,377	19.0	477,040,665
<b>Total Shares &amp; Deposits</b>	<b>7,154,901,715</b>	<b>7,943,684,592</b>	<b>11.0</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,332,306,486</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>								
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	9	-10.0	9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	29,302,795	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	43,020,274
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>								
Commercial Real Estate <sup>1</sup>	3,196,216	918,057	-71.3	2,420,786	163.7	3,452,985	42.6	2,553,029
Construction & Land Development (MBL)	N/A	0		991,939	N/A	1,875,630	89.1	1,378,591
Outstanding Letters of Credit	15,365,197	20,245,721	31.8	8,693,179	-57.1	1,058,511	-87.8	966,294
Other Unfunded MBL Commitments	713,000	5,649,272	692.3	6,262,486	10.9	4,073,622	-35.0	2,873,774
<b>Total Unfunded Commitments for Business Loans</b>	<b>19,274,413</b>	<b>26,813,050</b>	<b>39.1</b>	<b>18,368,390</b>	<b>-31.5</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>7,771,688</b>
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>								
Revolving O/E Lines 1-4 Family	431,829,507	419,487,575	-2.9	422,930,851	0.8	422,724,272	0.0	420,616,970
Credit Card Line	817,905,365	788,043,198	-3.7	779,667,644	-1.1	800,406,629	2.7	816,800,263
Unsecured Share Draft Lines of Credit	117,185,694	127,344,947	8.7	130,352,437	2.4	114,585,310	-12.1	115,144,132
Overdraft Protection Programs	158,167,143	191,893,464	21.3	196,658,539	2.5	229,216,412	16.6	244,635,116
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574	-35.2	662,530
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0	N/A	0	N/A	0
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0
Other Unused Commitments	39,830,384	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.8	52,740,947
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,564,918,093</b>	<b>1,543,041,404</b>	<b>-1.4</b>	<b>1,569,982,840</b>	<b>1.7</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,650,599,958</b>
<b>Total Unused Commitments</b>	<b>1,584,192,506</b>	<b>1,569,854,454</b>	<b>-0.9</b>	<b>1,588,351,230</b>	<b>1.2</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,658,371,646</b>
% (Unused Commitments / Cash & ST Investments)	135.53	106.43	-21.5	114.70	7.8	111.05	-3.2	91.30
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		1,623,429,708		1,656,842,953
Unfunded Commitments Through Third Party	N/A	N/A		N/A		2,372,571		1,528,693
Loans Transferred with Recourse <sup>1</sup>	219,419,390	164,973,233	-24.8	115,433,908	-30.0	147,841,666	28.1	177,898,959
Pending Bond Claims	1,235,713	988,192	-20.0	170,181	-82.8	271,902	59.8	432,707
Other Contingent Liabilities	45,236	571,338	1,163.0	597,917	4.7	591,717	-1.0	952,148
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>								
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	23
<b>LINES OF CREDIT (Borrowing)</b>								
Total Credit Lines	1,471,747,899	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,857,628	-3.0	1,475,782,795
Total Committed Credit Lines	18,382,000	45,506,132	147.6	18,470,000	-59.4	31,657,202	71.4	34,692,001
Total Credit Lines at Corporate Credit Unions	N/A	502,943,302		326,500,380	-35.1	231,955,502	-29.0	220,874,152
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,000,000
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>								
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	207,136
Term Borrowings Outstanding from Corporate Cus	N/A	141,467,000		12,000,000	-91.5	7,000,000	-41.7	5,000,000
<b>MISCELLANEOUS BORROWING INFORMATION:</b>								
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	691,541,732
Amount of Borrowings Subject to Early Repayment at Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	83,000,000
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0
# Means the number is too large to display in the cell								
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.								
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward								15.SuppShareOBS&Borr

		Miscellaneous Information, Programs, Services								
		For Charter :	N/A							
08/31/2012		Count of CU :	120							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>MEMBERSHIP:</b>										
Num Current Members		1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,272,953	1.8
Num Potential Members		27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,505,337	0.0
% Current Members to Potential Members		4.45	4.80	7.9	4.44	-7.5	4.39	-1.2	4.47	1.7
*% Membership Growth		2.21	2.33	5.5	-0.33	-114.1	1.62	592.9	3.58	120.9
Total Num Savings Accts		2,154,017	2,223,637	3.2	2,267,666	2.0	2,338,293	3.1	2,366,464	1.2
<b>EMPLOYEES:</b>										
Num Full-Time Employees		2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,202	1.9
Num Part-Time Employees		463	411	-11.2	422	2.7	410	-2.8	409	-0.2
<b>BRANCHES:</b>										
Num of CU Branches		338	323	-4.4	322	-0.3	326	1.2	325	-0.3
Num of CUs Reporting Shared Branches		28	26	-7.1	27	3.8	28	3.7	28	0.0
Plan to add new branches or expand existing facilities		12	0	-100.0	1	N/A	11	1,000.0	12	9.1
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**Total Amount of Loans Granted YTD		2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	1,809,744,356	28.0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>										
Business Loans		26	22	-15.4	22	0.0	22	0.0	29	31.8
Credit Builder		N/A	15		15	0.0	17	13.3	18	5.9
Debt Cancellation/Suspension		3	5	66.7	6	20.0	6	0.0	6	0.0
Direct Financing Leases		0	1	N/A	1	0.0	1	0.0	0	-100.0
Indirect Business Loans		N/A	6		6	0.0	7	16.7	7	0.0
Indirect Consumer Loans		41	29	-29.3	31	6.9	30	-3.2	34	13.3
Indirect Mortgage Loans		N/A	7		9	28.6	9	0.0	9	0.0
Interest Only or Payment Option 1st Mortgage Loans		6	5	-16.7	5	0.0	5	0.0	6	20.0
Micro Business Loans		N/A	11		11	0.0	10	-9.1	10	0.0
Micro Consumer Loans		N/A	11		11	0.0	13	18.2	13	0.0
Overdraft Lines of Credit		70	58	-17.1	64	10.3	66	3.1	65	-1.5
Overdraft Protection		54	52	-3.7	57	9.6	58	1.8	59	1.7
Participation Loans		38	27	-28.9	30	11.1	32	6.7	37	15.6
Pay Day Loans		N/A	10		12	20.0	13	8.3	14	7.7
Real Estate Loans		89	70	-21.3	76	8.6	75	-1.3	85	13.3
Refund Anticipation Loans		N/A	2		2	0.0	2	0.0	2	0.0
Risk Based Loans		64	64	0.0	70	9.4	73	4.3	76	4.1
Share Secured Credit Cards		N/A	23		24	4.3	26	8.3	27	3.8
Short-Term, Small Amount Loans (STS)		N/A	N/A		0		0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
ATM/Debit Card Program		92	81	-12.0	89	9.9	91	2.2	91	0.0
Business Share Accounts		N/A	35		38	8.6	38	0.0	40	5.3
Check Cashing		N/A	60		64	6.7	64	0.0	64	0.0
First Time Homebuyer Program		N/A	9		9	0.0	11	22.2	11	0.0
Health Savings Accounts		N/A	8		10	25.0	10	0.0	11	10.0
Individual Development Accounts		N/A	2		2	0.0	2	0.0	2	0.0
In-School Branches		N/A	1		2	100.0	2	0.0	2	0.0
Insurance/Investment Sales		17	28	64.7	30	7.1	30	0.0	30	0.0
International Remittances		N/A	11		11	0.0	12	9.1	12	0.0
Low Cost Wire Transfers		N/A	62		70	12.9	71	1.4	83	16.9
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Comba Actng (FAS 141R)		N/A	4		2	-50.0	2	0.0	3	50.0
Adjusted Retained Earnings Obtained through Business Combinations		N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,741,933	0.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	22,610,854	1.4
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										

		Information Systems & Technology								
<a href="#">Return to cover</a>		For Charter : N/A								
08/31/2012		Count of CU : 120								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
		Count of CU in Peer Group : N/A								
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>System Used to Maintain Share/Loan Records</b>										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	89	74	-16.9	73	-1.4	68	-6.8	68	0.0	
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	47	-4.1	
CU Developed In-House System	0	1	N/A	1	0.0	1	0.0	0	-100.0	
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0	
<b>Electronic Financial Services</b>										
Home Banking Via Internet Website	88	86	-2.3	87	1.2	89	2.3	89	0.0	
Audio Response/Phone Based	75	73	-2.7	72	-1.4	72	0.0	74	2.8	
Automatic Teller Machine (ATM)	84	82	-2.4	82	0.0	82	0.0	87	6.7	
Kiosk	1	6	500.0	6	0.0	6	0.0	6	0.0	
Mobile Banking	N/A	7		12	71.4	16	33.3	22	37.5	
Other	2	4	100.0	4	0.0	4	0.0	3	-25.0	
<b>Services Offered Electronically</b>										
Member Application	38	33	-13.2	34	3.0	36	5.9	37	2.8	
New Loan	50	44	-12.0	45	2.3	44	-2.2	46	4.5	
Account Balance Inquiry	94	89	-5.3	89	0.0	90	1.1	91	1.1	
Share Draft Orders	68	61	-10.3	63	3.3	63	0.0	64	1.6	
New Share Account	20	21	5.0	21	0.0	21	0.0	21	0.0	
Loan Payments	87	82	-5.7	84	2.4	85	1.2	82	-3.5	
Account Aggregation	8	11	37.5	12	9.1	12	0.0	13	8.3	
Internet Access Services	16	24	50.0	23	-4.2	25	8.7	27	8.0	
e-Statements	65	71	9.2	73	2.8	74	1.4	75	1.4	
External Account Transfers	N/A	14		15	7.1	18	20.0	20	11.1	
View Account History	90	91	1.1	91	0.0	92	1.1	92	0.0	
Merchandise Purchase	8	5	-37.5	5	0.0	5	0.0	5	0.0	
Merchant Processing Services	N/A	4		4	0.0	5	25.0	5	0.0	
Remote Deposit Capture	N/A	2		5	150.0	6	20.0	7	16.7	
Share Account Transfers	91	86	-5.5	86	0.0	89	3.5	87	-2.2	
Bill Payment	62	61	-1.6	64	4.9	67	4.7	67	0.0	
Download Account History	68	74	8.8	76	2.7	77	1.3	77	0.0	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	4	-20.0	
Electronic Signature Authentication/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0	
<b>Type of World Wide Website Address</b>										
Informational	11	13	18.2	12	-7.7	11	-8.3	10	-9.1	
Interactive	4	8	100.0	8	0.0	8	0.0	4	-50.0	
Transactional	83	79	-4.8	80	1.3	83	3.8	86	3.6	
Number of Members That Use Transactional Website	348,364	356,542	2.3	400,852	12.4	427,547	6.7	458,362	7.2	
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A	
<b>Type of Website Planned for Future</b>										
Informational	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A	
<b>Miscellaneous</b>										
Internet Access	122	119	-2.5	119	0.0	118	-0.8	114	-3.4	

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08/31/2012

CU Name: N/A

Peer Group: N/A

### Graphs 1

For Charter : N/A

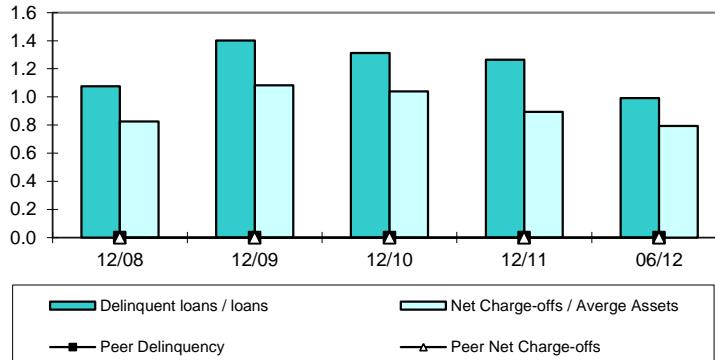
Count of CU : 120

Asset Range : N/A

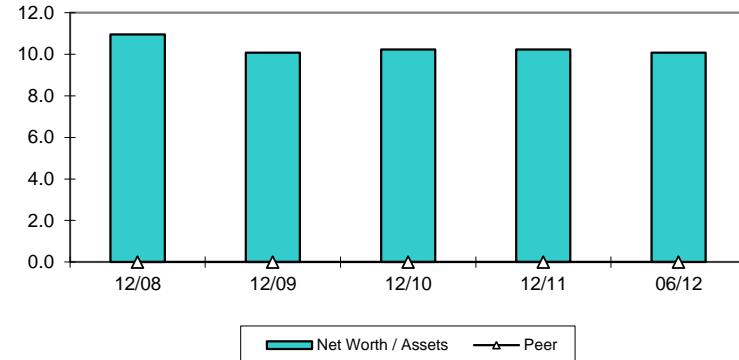
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

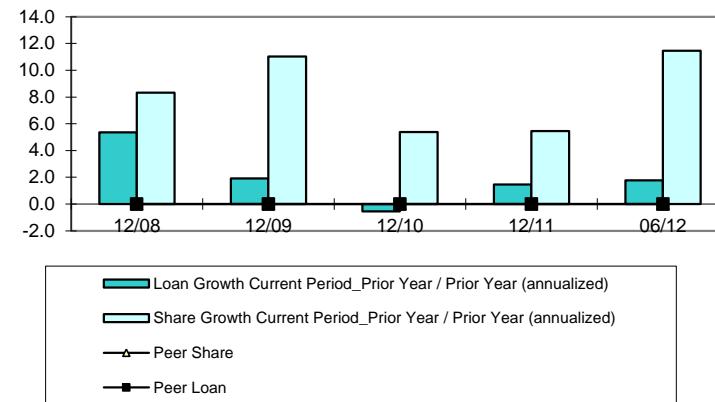
#### Delinquency & Net Charge-Offs



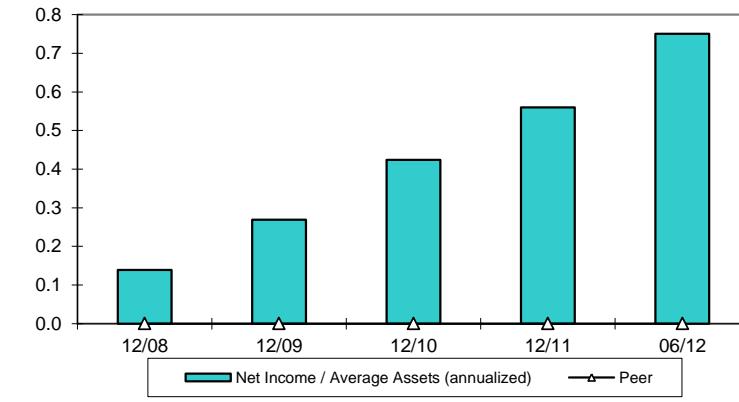
#### Net Worth To Assets



#### Loan & Share Growth



#### Return On Average Assets



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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08/31/2012

CU Name: N/A  
Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 120

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

